

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Andrew E. FANO et al.	)	Group Art Unit: 3623
	)	
Application No.: 09/520,943	)	Examiner: Andrew D. Boyce
	)	
Filed: March 8, 2000	)	Confirmation No.: 1143
	)	
For: MAKING FINANCIAL DECISIONS BY	)	
BALANCING GOALS IN A FINANCIAL	)	
MANAGER (AS AMENDED)	)	
	)	

**Mail Stop: Issue Fee**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Applicants thank the Examiner for the Notice of Allowability mailed on June 2, 2011. Without withdrawing the allowed claims from issue, Applicants submit these comments for the record concerning the Examiner's Statement of Reasons for Allowance that accompanied the Notice of Allowability.

In the Statement of Reasons for Allowance, the Examiner made certain characterizations and assertions regarding the allowed claims and the art of record. Although Applicants agree with the Examiner's ultimate conclusions that the claims are patentable, Applicants do not necessarily agree with all of the Examiner's characterizations and assertions made in the Statement.

For instance, Applicants submit that each of the allowed claims is patentable based on the subject matter defined by the claim language and the combination of recitations within the claims, and not based solely on the recitations emphasized by the Examiner in the Statement of Reasons for Allowance.

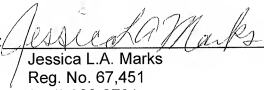
Furthermore, Applicants understand the Examiner's characterizations as referring to the prior art, and do not in any way imply that the claims are limited by terms not present in the claims. Therefore, Applicants decline to subscribe to any statement or characterization in the Notice of Allowability and the accompanying Statement of Reasons for Allowance.

If there are any fees due in connection with the filing of this paper, please charge the fees to Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: August 18, 2011

By:   
Jessica L.A. Marks  
Reg. No. 67,451  
(571) 203-2791